1 2 LAW OFFICES OF LES ZIEVE LES ZIEVE, ESQ. 3 Ca. Bar #123319 18377 Beach Blvd. 4 **Suite 210 Huntington Beach, CA 92648** 5 (714) 848-7920 6 Counsel for Movant 7 UNITED STATES BANKRUPTCY COURT 8 NORTHERN DISTRICT OF CALIFORNIA 9 10 In re BK. No. 08-46889 11 Lawanda West, R.S. #LZ77006 12 Debtor(s). CHAPTER 13 13 MOTION FOR RELIEF FROM THE California Housing Finance Agency, its assignees AUTOMATIC STAY 14 and/or successors in interest, **HEARING:** 15 Movant, Date: November 20, 2009 VS. 16 Time: 10:00 a.m. Lawanda West, Place: Ctrm. 215 17 Martha G. Bronitsky, Trustee 1300 Clay Street Oakland, CA 18 Respondents. 19 20 21 California Housing Finance Agency moves the Court for relief from the automatic 22 stay provided by 11 U.S.C. § 362 as in moving party and the Trustee under the Deed of Trust 23 securing Movant's claim so that Movant and its Trustee may commence and continue all acts

necessary to foreclose under the Deed of Trust secured by the Debtors' property.

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This Motion is brought pursuant to 11 U.S.C. § 362(d)(1) for "cause" for the Debtors' failure to make required post-petition payments as set forth in the Declaration of Rhonda Barrow, filed concurrently herewith. As set for In re Ellis, 60 B. R. 432, the failure to make required payments constitutes "cause" to vacate the stay.

dase: 08-46889 Doc# 16 Filed: 11/04/09 Entered: 11/04/09 10:16:52 Page 1 of 2

Furthermore, Movant will also seek attorney fees and costs incurred in bringing this Motion. Movant requests such fees pursuant to the terms of the Note and Deed of Trust as set forth in 11 U.S.C. § 506(b). Movant also seeks all other relief that the Court deems just and appropriate.

This Motion is based on these moving papers as well as the Declaration of Rhonda Barrow and the exhibits attached thereto, which have been served and filed concurrently herewith.

In the event neither the Debtors nor their counsel appear at the hearing on this Motion, the Court may grant relief from the automatic stay thereby permitting Movant to foreclose on the Debtors' real property located at 1428 Lilac Lane, Antioch, California, and obtain possession of said property without further hearing. Lastly, Movant prays that the court waive the 10 day waiting period set forth in FRBP 4001(a)(3).

DATED: October 28, 2009 LAW OFFICES OF LES ZIEVE

/s/ Les Zieve

LES ZIEVE Counsel for Movant

ase: 108/46889 Doc# 16 Filed: 11/04/09 Entered: 11/04/09 10:16:52 Page 2 of 2